

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 John F. Perkins
 Regina Perkins
 Debtors

Case No. 19-13076-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db/jdb +John F. Perkins, Regina Perkins, 6502 North Fairhill Street, Philadelphia, PA 19126-3849
 14326468 +ACS Education Services, PO Box 7052, Utica, NY 13504-7052
 14326470 Bureau of Motor Vehicles, Accountinting Services, Return Check Services, Harrisburg, PA 17106
 14326471 +Cenlar Mortgage Central loan Administrat, Attn: Bankruptcy, 425 Phillips Blvd, Ewing, NJ 08618-1430
 14326478 Commonwealth of PA, Dept. Of Transportation, Bureau of Motor Vehicles, Harrisburg, PA 17106
 14326477 Commonwealth of PA, Bureau Of Driver Licenses, D.O.T., PO Box 8693, Harrisburg, PA 17105
 14326482 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 14326484 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 14326486 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 14326490 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
 14326492 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14326497 +Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631
 14326498 +Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com May 31 2019 02:56:49 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
 tr +E-mail/Text: bncnotice@phl13trustee.com May 31 2019 02:58:16 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov May 31 2019 02:57:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 31 2019 02:57:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 31 2019 02:57:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 31 2019 02:57:31 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14326469 +EDI: AFNIRECOVERY.COM May 31 2019 06:43:00 Afni, 1310 Martin Luther King Dr,
 Bloomington, IL 61701-1465
 14326474 E-mail/Text: megan.harper@phila.gov May 31 2019 02:57:48 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
 14326475 E-mail/Text: megan.harper@phila.gov May 31 2019 02:57:48 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
 14326472 +E-mail/Text: ecf@ccpclaw.com May 31 2019 02:56:58 Cibik & Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 14326476 +E-mail/Text: bankruptcy@philapark.org May 31 2019 02:58:14 City of Philadelphia,
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
 14326479 +EDI: RCSFNBMARIN.COM May 31 2019 06:43:00 Credit One Bank, ATTN: Bankruptcy,
 PO Box 98873, Las Vegas, NV 89193-8873
 14326480 +EDI: RCSFNBMARIN.COM May 31 2019 06:43:00 Credit One Bank, ATTN: Bankruptcy Department,
 PO Box 98873, Las Vegas, NV 89193-8873
 14326481 +E-mail/Text: electronicbkydocs@nelnet.net May 31 2019 02:57:33
 Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
 14326483 +E-mail/Text: bknotice@ercbpo.com May 31 2019 02:57:34 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14326485 +EDI: AMINFOFP.COM May 31 2019 06:43:00 First Premier Bank, Attn: Bankruptcy,
 PO Box 5524, Sioux Falls, SD 57117-5524
 14326487 +EDI: PHINGENESIS May 31 2019 06:43:00 Genesis Bc/celtic Bank, Attn: Bankruptcy,
 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
 14326488 +EDI: IIC9.COM May 31 2019 06:43:00 I C System Inc, Attn: Bankruptcy, PO Box 64378,
 St Paul, MN 55164-0378
 14326489 EDI: IRS.COM May 31 2019 06:43:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 14325451 EDI: RESURGENT.COM May 31 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14327627 +E-mail/Text: ecfbankruptcy@progleasing.com May 31 2019 02:57:36 NPRO TO North-East, LLC,
 256 West Data Drive, Draper, UT 84020-2315
 14326491 E-mail/Text: bankruptcygroup@peco-energy.com May 31 2019 02:57:05 Peco Energy,
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
 14326493 +E-mail/Text: nod.referrals@fedphe.com May 31 2019 02:56:59 Phelan, Halinan & Smieg,
 Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
 14326494 +E-mail/Text: bankruptcy@philapark.org May 31 2019 02:58:14 Philadelphia Parking Authority,
 Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
 14326495 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 31 2019 03:03:02 Regional Acceptance Co,
 Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14331387 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 31 2019 03:03:02 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
14326496 +EDI: RMSC.COM May 31 2019 06:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
14326499 +EDI: WFFC.COM May 31 2019 06:43:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
PO Box 19657, Irvine, CA 92623-9657
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14326473* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

MICHAEL A. CIBIK2 on behalf of Debtor John F. Perkins ecf@ccpclaw.com, igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Regina Perkins ecf@ccpclaw.com,
igotnotices@ccpclaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	John F. Perkins	Social Security number or ITIN xxx-xx-1696
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Regina Perkins	Social Security number or ITIN xxx-xx-6676
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 5/10/19
Case number: 19-13076-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	John F. Perkins	Regina Perkins
2. All other names used in the last 8 years		
3. Address	6502 North Fairhill Street Philadelphia, PA 19126	6502 North Fairhill Street Philadelphia, PA 19126
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfmails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/30/19

For more information, see page 2

7. Meeting of creditors	July 1, 2019 at 10:00 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/30/19 Filing deadline: 7/19/19 Filing deadline: 11/6/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$800.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/13/19 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	